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Attorneys for Steven M. Speier, Chapter 7 Trustee

UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA- RIVERSIDE DIVISION

In re:

RAYMOND RICHARD QUINTO, JR.,
Debtor.

STEVEN M. SPEIER CHAPTER 7 TRUSTEE
FOR THE BANKRUPTCY ESTATE OF
RAYMOND RICHARD QUINTO, JR.,

Plaintiff,

vs.

JEFFREY PONT AND SHANTAL PONT,
Defendants.

Case No. 6:19-bk-10538-SC

Chapter 7

Adv. No. 6:19-ap-

COMPLAINT FOR:

- 1. AVOIDANCE AND RECOVERY OF
FRAUDULENT TRANSFER
PURSUANT TO 11 U. S. C. SECTIONS
544, 548, 550 AND CALIFORNIA
CIVIL CODE SECTIONS 3439.04,
3439.07; AND**
- 2. PRESERVATION OF AVOIDED AND
RECOVERED TRANSFERS
PURSUANT TO 11 U. S. C. SECTION
551**

Plaintiff Steven M. Speier, the Chapter 7 Trustee (the “Trustee or Plaintiff”) for the
Bankruptcy Estate of Raymond Richard Quinto, Jr. (the “Debtor”), hereby alleges and avers as
follows in his complaint (the “Complaint”) against Defendants Jeffrey Pont and Shantal Pont
(the “Defendants”) as follows:

I.

JURISDICTION AND VENUE

1. This action is brought pursuant to, and under, Federal Rule of Bankruptcy Procedure (“FRB”) 7001 to seek relief in accordance with 11 U. S. C. §§542, 544, 548, 550, 551, and California Civil Code Sections 3439.04 and 3439.07.

2. This Court has jurisdiction over this adversary proceeding pursuant to 28 U. S. C. §157(a) and 1334 and pursuant to General Order No. 13-05 dated July 1, 2013 referring all Title 11 cases and proceedings in this District to the bankruptcy judges for the Central District of California.

3. The bankruptcy estate created pursuant to Bankruptcy Code Section 541 (the “Bankruptcy Estate”) includes certain property including, any interest in property the Trustee may recover under Bankruptcy Code Section 550.

4. Venue is proper in this Court pursuant to 28 U. S. C. §§1408 and 1409, as this adversary proceeding arises under Title 11 or arises under or relates to a case under Title 11 which is pending in this District.

5. To the extent Trustee asserts claim under 11 U. S. C. §544, Plaintiff is informed and believes and based thereon alleges that there exists in this case one or more creditors holding unsecured claims allowable under 11 U. S. C. §502 or not allowable under 11 U. S. C. §502(e), who can avoid the prospective transfers as set forth hereinafter under California or other applicable State or Federal law.

II.

PARTIES

6. On January 22, 2019 (the “Petition date”), the Debtor filed a voluntary petition for Chapter 7 relief in the Riverside Division of the United States Bankruptcy Court for the Central District of California initiating bankruptcy case number 6:19-bk-10538-SC (the “Bankruptcy Case”) and creating the Bankruptcy Estate of the Debtor.

7. Plaintiff was appointed, became, and as of the date of the filing of this Complaint, is the duly acting and qualified Chapter 7 Trustee for the Bankruptcy Estate of the Debtor.

8. Defendant Kasey Quinto (“K. Quinto”) is an individual believed to reside in the city of Mentone, California. The Trustee is informed and believes, and on that basis alleges, that during all times relevant hereto, K. Quinto is the Debtor’s spouse.

9. The Trustee on information and belief, that Jeffrey Pont and Shantal Pont (the “Defendants”) are individuals residing in the city of Whittier, California.

III.

GENERAL ALLEGATIONS

10. Prior to the Petition date, the Debtor owned the real property located at 9993 Mountain View Avenue, Cherry Valley, CA 92223-3628” (the “Property”).

11. On the Petition Date the Debtor filed a voluntary petition for Chapter 7 relief and his Schedules with the representation of counsel (main case ECF No. 1). On Schedule A, the Debtor listed his interest in the Property and valued that interest at \$690,000.00. The Debtor listed upon his Schedule D a secured claim upon the Property in the amount of \$310,000.00. Attached hereto as Exhibit 1 is a true and accurate copy of the Debtor’s Schedule A and attached hereto as Exhibit 2 is a true and accurate copy of the Debtor’s Schedule D.

12. The Debtor and K. Quinto executed a Note Secured by Deed of Trust dated December 22, 2017 in the amount of \$310,000.00 in favor of Defendants (the “Note”). Attached hereto as Exhibit 3 is a true and accurate copy of the Note.

13. On February 25, 2018 the Debtor and K. Quinto executed a Deed of Trust with Assignments of Rents (the “Deed of Trust”) to the Defendants as Husband and Wife, as Joint Tenants as beneficiaries under the Deed of Trust (the “Transfer”). A true copy of the Deed of Trust is attached hereto as Exhibit 4.

14. On March 2, 2018, the Defendants caused the Deed of Trust to be recorded in the Riverside County Recorder’s Office as Inst. No. 2018-0079903 against the Property in favor of Defendants, purporting to secure an indebtedness in favor of Defendants in the amount of \$310,000.00.

15. The Transfer was a transfer of an interest of the Debtor in the Property.

16. Defendants transferred funds to *Cinco Air Charter LLC* but not to the Debtor.

17. The Transfer was made for less than reasonably equivalent consideration.

18. According to the Debtor's Schedule F, the Debtor had significant debts at the time of the Transfer. A true and correct copy the Debtor's Schedule F is attached hereto as Exhibit 5.

IV.

FIRST CLAIM FOR RELIEF

(Avoidance and Recovery of Fraudulent Transfer Pursuant to
11 U. S. C. §§544(b), 548, 550 and California Civil Code §3439.04(a) (1) and 3439.07)
(Against Defendants)

19. Plaintiff realleges each and every allegation contained in paragraphs 1 through 18, inclusive of this Complaint as if fully set forth herein.

20. The Trustee is informed, believes, and based thereon alleges that the Transfer was made within four (4) years of the Debtor's filing of its bankruptcy petition.

21. Plaintiff is informed and believes and based thereon alleges that the Transfer was made with the actual intent to hinder, delay, or defraud any creditor of the Debtor.

22. Plaintiff is informed and believes and based thereon alleges that the following factors with respect to the Transfer show the actual intent of the Debtor and K. Quinto:

- a. The Transfer was made to an insider.
- b. The Debtor received less than reasonably equivalent consideration for the Transfer.
- c. The Debtor was insolvent or became insolvent shortly after the Transfer was made in that the sum of the Debtor's debts exceeded all of the Debtor's nonexempt assets.
- d. The Debtor incurred substantial debts before and after the time of the Transfer.

23. Plaintiff is informed and believes and base thereon alleges that there was a creditor in existence at the time of the Transfer that holds an allowable unsecured claim against the Debtor.

24. The Transfer constitutes an avoidable transfer under California Civil Code §3439.04(a)(1), and is therefore avoidable by Plaintiff pursuant to 11 U. S. C. §544(b). The Transfer is also avoidable by Plaintiff pursuant to 11 U. S. C. §548 and may be recovered by the Trustee pursuant to 11 U. S. C. §550.

///

V.

SECOND CLAIM FOR RELIEF

(Avoidance and Recovery of Fraudulent Transfer Pursuant to

11 U. S. C. §§544(b), 548, 550(a) and California Civil Code §3439.04(a)(2) and 3439.07)

(Against Defendants)

25. Plaintiff realleges each and every allegation contained in paragraphs 1 through 24, inclusive of this Complaint as if set forth fully herein.

26. Plaintiff is informed and believes and based thereon alleges that Debtor made the Transfer to Defendant without receiving a reasonably equivalent value in exchange for the Transfer.

27. Plaintiff is informed and believes and based thereon alleged that at the time the Debtor made the Transfer, Debtor was engaged or was about to engage in a business or a transaction for which the remaining assets of the Debtor was unreasonably small in relation to the business or transaction.

28. Plaintiff is informed and believes and based thereon alleges that at the time the Debtor made the Transfer, Debtor intended to incur, or believed or reasonably believed that he would incur, debts beyond his ability to pay as they became due.

29. The Transfer constitutes a fraudulent transfer under 11 U. S. C. §§544, 548, 550 and California Civil Code §§3439 et seq. and, therefore, is avoidable by the Trustee. The Trustee may recover the Property pursuant to 11 U. S. C. §550.

THIRD CLAIM FOR RELIEF

(11 U. S. C. §551 - Automatic Preservation of Avoided Transfer)

30. Plaintiff realleges each and every allegation contained in paragraphs 1 through 31 inclusive, of this Complaint as if set forth fully herein.

31. Plaintiff is informed and believes, and based thereon alleges, that Defendants were the initial transferee of the Transfer, or that he was the individual for whose benefit the Transfer was made, or that he was the immediate or mediate transferee of the initial transferee receiving the transfer.

32. Upon avoidance of the Transfer, Plaintiff is entitled to recover from Defendants the Property transferred or the value of the Property transferred, for the benefit of the Debtor's estate Pursuant to 11 U. S. C. §550. Pursuant to 11 U. S. C. §551 the Transfer is preserved for the benefit of the estate such that the Trustee is substituted as the beneficiary of the Deed of Trust.

WHEREFORE, Trustee prays for judgment on the First Claim for Relief as follows:

1. For avoidance and recovery by the Trustee and against Defendants of the Transfer;

WHEREFORE, Trustee prays for judgment on the Second Claim for Relief as follows:

1. For avoidance and recovery by the Trustee against Defendants of the Transfer;

WHEREFORE, Trustee prays for judgment on the Third Claim for Relief as follows:

1. For preservation of the avoided Transfer for the benefit of the Bankruptcy Estate;

and

2. That the Trustee is substituted as the beneficiary of the Deed of Trust

WHEREFORE, Trustee prays for judgment on All Claims for Relief as follows:

1. For costs of suit herein incurred; and

2. For such other and further relief as the Court may deem just and proper.

Respectfully submitted,

GOE & FORSYTHE, LLP

Dated: April 11, 2019

/s/ Robert P. Goe

By: Robert P. Goe
Attorneys for Steven M. Speier
Chapter 7 Trustee

EXHIBIT 1

Fill in this information to identify your case and this filing:

Debtor 1	Raymond Richard Quinto, Jr.		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: CENTRAL DISTRICT OF CALIFORNIA, RIVERSIDE DIVISION			
Case number			

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

9993 Mountain View Ave

Street address, if available, or other description

Cherry Valley **CA** **92223-3628**

City State ZIP Code

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$690,000.00	\$690,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee Simple

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$690,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 **Quinto,, Raymond Richard Jr.**

Case number (if known)

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles☐ No☒ Yes3.1 Make: **Chevrolet**Model: **Silverado 1500 4WD**Year: **2005**Approximate mileage: **245000**

Other information:

Who has an interest in the property? Check one

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

Current value of the portion you own?

\$2,009.00**\$2,009.00**3.2 Make: **Mercedes-Benz**Model: **C300**Year: **2015**Approximate mileage: **35000**

Other information:

Who has an interest in the property? Check one

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

Current value of the portion you own?

\$19,854.00**\$19,854.00**

3.3 Make:

Model:

Year: **2008**Approximate mileage: **87000**

Other information:

Freightliner CE truck

Who has an interest in the property? Check one

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

Current value of the portion you own?

\$53,000.00**\$53,000.00**

3.4 Make:

Model:

Year:

Approximate mileage:

Other information:

Can-Am X3 All-Terrain Vehicle

Who has an interest in the property? Check one

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

Current value of the portion you own?

\$12,000.00**\$12,000.00**

3.5 Make:

Model:

Year:

Approximate mileage:

Other information:

Can-Am Ranger All-Terrain Vehicle

Who has an interest in the property? Check one

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

Current value of the portion you own?

\$10,000.00**\$10,000.00**

Debtor 1 **Quinto, Raymond Richard Jr.**

Case number (if known)

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☐ No☒ Yes4.1 Make: **Eliminator**Model: **Fun Deck**Year: **2018**

Other information:

Eliminator Fun Deck boat

Who has an interest in the property? Check one

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

\$120,000.00

Current value of the portion you own?

\$120,000.00

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$216,863.00**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No☒ Yes. Describe.....**Household furnishings, no single item worth more than \$500****\$5,000.00****7. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No☒ Yes. Describe.....**Household electronic items, no single item worth more than \$500****\$5,000.00****8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No☐ Yes. Describe.....**9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No☒ Yes. Describe.....**Sports equipment****\$300.00****10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☐ No☒ Yes. Describe.....**Firearms****\$300.00****11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No☒ Yes. Describe.....

Debtor 1 **Quinto,, Raymond Richard Jr.**

Case number (if known)

Clothing and shoes for family**\$300.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☒ Yes. Describe.....**Wedding rings, other jewelry****\$2,500.00****13. Non-farm animals***Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here****\$13,400.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the
portion you own?
Do not deduct secured
claims or exemptions.****16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☐ No☒ Yes.....**Cash on hand****\$500.00****17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

17.1. Checking Account Chase Bank**\$1,988.73****17.2. Savings Account National Bank of Kansas City****\$244.26****18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture☐ No☒ Yes. Give specific information about them.....

Name of entity:

Cinco Air Charter, LLC

% of ownership:

100.00 %**\$0.00****20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

Debtor 1 **Quinto,, Raymond Richard Jr.**

Case number (if known)

- ☒ No
- ☐ Yes. Give specific information about them
- Issuer name:

21. Retirement or pension accounts*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- ☐ No
- ☒ Yes. List each account separately.

Type of account:

401(k) or Similar Plan

Institution name:

T. Rowe Price**\$10,000.00****22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- ☒ No
- ☐ Yes. Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

- ☒ No
- ☐ Yes. Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☒ No
- ☐ Yes. Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

- ☒ No
- ☐ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No
- ☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No
- ☐ Yes. Give specific information about them...

Money or property owed to you?

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

28. Tax refunds owed to you

- ☒ No
- ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

29. Family support*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No
- ☐ Yes. Give specific information.....

30. Other amounts someone owes you*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No
- ☐ Yes. Give specific information..

Debtor 1 **Quinto,, Raymond Richard Jr.**

Case number (if known)

31. Interests in insurance policies*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☒ No☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue☒ No☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information..**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$12,732.99****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☒ No. Go to Part 6.☐ Yes. Go to line 38.**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?☒ No. Go to Part 7.☐ Yes. Go to line 47.**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?***Examples:* Season tickets, country club membership☒ No☐ Yes. Give specific information.....**54. Add the dollar value of all of your entries from Part 7. Write that number here****\$0.00**

Debtor 1 **Quinto, Raymond Richard Jr.**

Case number (if known)

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		\$690,000.00
56. Part 2: Total vehicles, line 5	\$216,863.00	
57. Part 3: Total personal and household items, line 15	\$13,400.00	
58. Part 4: Total financial assets, line 36	\$12,732.99	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
	+	
62. Total personal property. Add lines 56 through 61...	\$242,995.99	Copy personal property total \$242,995.99
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$932,995.99

EXHIBIT 2

Fill in this information to identify your case:

Debtor 1	Raymond Richard Quinto, Jr.		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: CENTRAL DISTRICT OF CALIFORNIA, RIVERSIDE DIVISION			
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1 All U.S. Credit Union

Creditor's Name

1410 N Main St
Salinas, CA 93906-5173

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☒ Check if this claim relates to a community debt

Describe the property that secures the claim:

2008
Freightliner CE truck

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☒ Other (including a right to offset) **Purchase Money Security**

Column A

Amount of claim
Do not deduct the value of collateral.

\$65,306.03

Column B

Value of collateral that supports this claim

\$53,000.00

Column C

Unsecured portion if any

\$12,306.03Date debt was incurred **2008**Last 4 digits of account number **3423****2.2 All U.S. Credit Union**

Creditor's Name

1410 N Main St
Salinas, CA 93906-5173

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☒ Check if this claim relates to a community debt

Describe the property that secures the claim:

2018 Eliminator Fun Deck
Eliminator Fun Deck boat

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☒ Other (including a right to offset) **Purchase Money Security**

\$159,611.10**\$120,000.00****\$39,611.10**Date debt was incurred **2017**Last 4 digits of account number **3431**

Debtor 1 **Raymond Richard Quinto, Jr.**

Case number (if known)

First Name Middle Name Last Name

2.3 Jeffery & Shantal Pont

Creditor's Name

Describe the property that secures the claim:

\$310,000.00

\$690,000.00

\$0.00

9993 Mountain View Ave, Cherry Valley, CA 92223-3628

**8545 La Sierra Ave
Whittier, CA 90605-1226**

Number, Street, City, State & Zip Code

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

Deed of Trust

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

2.4 MB Financial, Inc.

Creditor's Name

Describe the property that secures the claim:

\$22,000.00

\$12,000.00

\$10,000.00

Can-Am X3 All-Terrain Vehicle

**6111 N River Rd
Rosemont, IL 60018-5158**

Number, Street, City, State & Zip Code

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number **2305**

2.5 Sheffield Financial

Creditor's Name

Describe the property that secures the claim:

\$15,000.00

\$10,000.00

\$5,000.00

Can-Am Ranger All-Terrain Vehicle

**PO Box 580229
Charlotte, NC 28258-0229**

Number, Street, City, State & Zip Code

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number **7234**

2.6 Wells Fargo Dealer Services

Describe the property that secures the claim:

\$29,243.06

\$21,863.00

\$7,380.06

Debtor 1 **Raymond Richard Quinto,, Jr.**

First Name

Middle Name

Last Name

Case number (if known)

Creditor's Name

**PO Box 25341
Santa Ana, CA
92799-5341**

Number, Street, City, State & Zip Code

2005 Chevrolet Silverado 1500 4WD

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number **8505**

Add the dollar value of your entries in Column A on this page. Write that number here:

\$601,160.19

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$601,160.19

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

EXHIBIT 3

**NOTE SECURED BY DEED OF TRUST
(STRAIGHT NOTE)**

\$310,000.00

Riverside County California

December 22, 2017

On or before June 30, 2018 or The Sale ("Close of Escrow") of the property which is securing this Note
(Commonly known as: 9993 Mountain View Avenue, Beaumont, CA 92223)

for value received, I/we promise to pay to Jeffery Pont and Shantal Pont, Husband and Wife,
as Joint Tenants

order, at 8545 La Sierra Avenue, Whittier, CA 90605

the sum of (\$310,000.00) Three Hundred Ten Thousand and Zero Dollars with interest
from _____ until paid, at the rate of (0.00%) Zero per cent

interest per annum, payable:

on or before June 30, 2018 The Sale or ("Close of Escrow"), or Due Upon Refinancing of Said Property
at which time the entire unpaid principal balance, together with any interest thereon, shall become
immediately all due and payable.

Other Terms:

- A. **BALLOON PAYMENT NOTICE:** This note is subject to Section 2966 of the California Civil Code, which provides that the holder of this note shall give written notice to the payor(s) or his/her/their successor(s) in interest, or prescribed information at least 90 and not more than 150 days before any balloon payment is due
- B. If the Trustor/Payor shall convey or alienate said property or any part thereof or any interest there or shall be divested of his title in any manner or way, whether voluntary or involuntary, any indebtedness or obligation secured hereby, irrespective of the maturity date expressed in any note evidencing the same, at the option of the holder hereof and without demand or notice shall become due and payable immediately.
- C. Trustor/Borrower herein shall keep Real Property Taxes paid current at all times and Trustor/Borrower to keep a current Hazard Insurance Policy in place naming the beneficiary herein as a "Loss Payee" during the life of this loan.
- D. In the event any payment is not paid within 0 Days of the due date, Payor shall pay to the Note Holder a LATE CHARGE of ZERO (0.00%) in addition to each payment due and unpaid.

Should default be made in payment of interest when due the whole sum of principal and interest shall become immediately due.
Principal and interest payable in lawful money of the United States. If action be instituted on this note I/we promise to pay such sum
as the Court may fix as attorney's fees.

This note is secured by Deed of Trust to Chicago Title Company as Trustee.


Raymond Quinto


Kasey Quinto

DO NOT DESTROY THIS NOTE



ORIGINAL

EXHIBIT 4

RECORDING REQUESTED BY:

DocStar Services, LLC.

AND WHEN RECORDED MAIL TO:

Jeffery Pont
Shantal Pont
8545 La Sierra Avenue
Whittier, CA 90605

Order No.: 16367-CJC

Escrow No.: N/A

2018-0079903

03/02/2018 01:07 PM Fee: \$ 210.00

Page 1 of 5

Recorded in Official Records
County of Riverside
Peter Aldana
Assessor-County Clerk-Recorder



APN: 407-110-020-1 TRA: 056-014

SPACE ABOVE THIS LINE FOR RECORDER'S USE

420

DEED OF TRUST WITH ASSIGNMENTS OF RENTS

This DEED OF TRUST, made December 22, 2017

between

Raymond Quinto and Kasey Quinto, Husband and Wife, as Joint Tenants

herein called TRUSTOR, whose address is 9993 Mountain View Avenue, Beaumont, CA 92223

Chicago Title Company, a California Corporation

herein called TRUSTEE, and

Jeffery Pont and Shantal Pont, Husband and Wife, as Joint Tenants

herein called BENEFICIARY,

Witnesseth: That Trustor IRREVOCABLY GRANTS, TRANSFERS AND ASSIGNS to TRUSTEE IN TRUST, WITH
POWER OF SALE, that property in Riverside County, California, described as:

Legal Description Attached hereto as Exhibit "A" and made a part hereof

Commonly known as: 9993 Mountain View Avenue, Beaumont, CA 92223

TOGETHER WITH the rents, issues and profits thereof, subject, however, to the right, power and authority hereinafter
given to and conferred upon Beneficiary to collect and apply such rents, issues and profits.

For the Purpose of Securing:

1.) Payment of the sum of \$ **310,000.00** with interest thereon according to the terms of a
promissory note or notes of even date herewith made by Trustor, payable to order of the Beneficiary, and extensions or
renewals thereof; 2.) The performance of each agreement of Trustor herein made by Trustor incorporated by reference
or contained herein or reciting it is so secured; 3.) Payment of additional sums and interest thereon which may hereafter
be loaned to Trustor, or his or her or her successors or assigns, when evidenced by a promissory note or notes reciting
that they are secured by this Deed of Trust.

To Protect the Security of This Deed of Trust, Trustor Agrees:

(1) To keep said property in good condition and repair; not to remove or demolish any building thereon; to complete or restore promptly and in good and workmanlike manner any building which may be constructed, damaged or destroyed thereon and to pay when due all claims for labor performed and materials furnished therefor; to comply with all laws affecting said property or requiring any alterations or improvements to be made thereon; not to commit or permit waste thereof; not to commit, suffer or permit any act upon said property in violation of law; to cultivate, irrigate, fertilize, fumigate, prune and do all other acts which from the character or use of said property may be reasonably necessary, the specific enumerations herein not excluding the general.

(2) To provide, maintain and deliver to Beneficiary fire insurance satisfactory to and with loss payable to Beneficiary. The amount collected under any fire or other insurance policy may be applied by Beneficiary upon any indebtedness secured hereby and in such order as Beneficiary may determine, or at option of Beneficiary the entire amount so collected or any part thereof may be released to Trustor. Such application or release shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.

(3) To appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; and to pay all costs and expenses, including cost of evidence of title and attorney's fees in a reasonable sum, in any such action or proceeding in which Beneficiary or Trustee may appear, and in any suit brought by Beneficiary to foreclose this Deed.

(4) To pay: at least ten days before delinquency all taxes and assessments affecting said property, including assessments on appurtenant water stock; when due, all encumbrances, charges and liens, with interest, on said property or any part thereof, which appear to be prior or superior hereto; all costs, fees and expenses of this Trust.

Should Trustor fail to make any payment or to do any act as herein provided, then Beneficiary or Trustee, but without obligation so to do and without notice to or demand upon Trustor and without releasing Trustor from any obligation hereof, may: make or do the same in such manner and to such extent as either may deem necessary to protect the security hereof, Beneficiary or Trustee being authorized to enter upon said property for such purposes; appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; pay, purchase, contest or compromise any encumbrance, charge or lien which in the judgment of either appears to be prior or superior hereto; and, in exercising any such powers, pay necessary expenses, employ counsel and pay his reasonable fees.

(5) To pay immediately and without demand all sums so expended by Beneficiary or Trustee, with interest from date of expenditure at the amount allowed by law in effect at the date hereof, and to pay for any statement provided for by law in effect at the date hereof regarding the obligation secured hereby any amount demanded by the Beneficiary not to exceed the maximum allowed by law at the time when said statement is demanded.

(6) That any award of damages in connection with any condemnation for public use of or injury to said property or any part thereof is hereby assigned and shall be paid to Beneficiary who may apply or release such moneys received by him in the same manner and with the same effect as above provided for disposition of proceeds of fire or other insurance.

(7) That by accepting payment of any sum secured hereby after its due date, Beneficiary does not waive his right either to require prompt payment when due of all other sums so secured or to declare default for failure so to pay.

(8) That at any time or from time to time, without liability therefor and without notice, upon written request of Beneficiary and presentation of this Deed and said note for endorsement, and without affecting the personal liability of any person for payment of the indebtedness secured hereby, Trustee may: reconvey any part of said property; consent to the making of any map or plat thereof; join in granting any easement thereon; or join in any extension agreement or any agreement subordinating the lien or charge hereof.

(9) That upon written request of Beneficiary stating that all sums secured hereby have been paid, and upon surrender of this Deed and said note to Trustee for cancellation and retention and upon payment of its fees, Trustee shall reconvey, without warranty, the property then held hereunder. The recitals in such reconveyance of any matters or facts shall be conclusive proof of the truthfulness thereof. The grantee in such reconveyance may be described as "the person or persons legally entitled thereto."

(10) That as additional security, Trustor hereby gives to and confers upon Beneficiary the right, power and authority, during the continuance of these Trusts, to collect the rents, issues and profits of said property, reserving unto Trustor the right, prior to any default by Trustor in payment of any indebtedness secured hereby or in performance of any agreement hereunder, to collect and retain such rents, issues and profits as they become due and payable. Upon any such default, Beneficiary may at any time without notice, either in person, by agent, or by a receiver to be appointed by a court, and without regard to the adequacy of any security for the indebtedness hereby secured, enter upon and take

possession of said property or any part thereof, in his own name sue for or otherwise collect such rents, issues and profits, including those past due and unpaid, and apply the same, less costs and expenses of operation and collection, including reasonable attorney's fees, upon any indebtedness secured hereby, and in such order as Beneficiary may determine. The entering upon and taking possession of said property, the collection of such rents, issues and profits and the application thereof as aforesaid, shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.

(11) That upon default by Trustor in payment of any indebtedness secured hereby or in performance of any agreement hereunder, Beneficiary may declare all sums secured hereby immediately due and payable by delivery to Trustee of written declaration of default and demand for sale and of written notice of default and of election to cause to be sold said property, which notice Trustee shall cause to be filed for record. Beneficiary also shall deposit with Trustee this Deed, said note and all documents evidencing expenditures secured hereby.

After the lapse of such time as may then be required by law following the recordation of said notice of default, and notice of sale having been given as then required by law, Trustee, without demand on Trustor, shall sell said property at the time and place fixed by it in said notice of sale, either as a whole or in separate parcels, and in such order as it may determine, at public auction to the highest bidder for cash in lawful money of the United States, payable at time of sale. Trustee may postpone sale of all or any portion of said property by public announcement at such time and place of sale, and from time to time thereafter may postpone such sale by public announcement at the time fixed by the preceding postponement. Trustee shall deliver to such purchaser its deed conveying the property so sold, but without any covenant or warranty, express or implied. The recitals in such deed of any matters or facts shall be conclusive proof of the truthfulness thereof. Any person, including Trustor, Trustee, or Beneficiary as hereinafter defined, may purchase at such sale.

After deducting all costs, fees and expenses of Trustee and of his Trust, including cost of evidence of title in connection with sale, Trustee shall apply the proceeds of sale to payment of: all sums expended under the terms hereof, not then repaid, with accrued interest at the amount allowed by law in effect at the date hereof; all other sums then secured hereby; and the remainder, if any, to the person or persons legally entitled thereto.

(12) Beneficiary, or any successor in ownership of any indebtedness secured hereby, may from time to time, by instrument in writing, substitute a successor or successors to any Trustee named herein or acting hereunder, which instrument, executed by the Beneficiary and duly acknowledged and recorded in the office of the recorder of the county or counties where said property is situated, shall be conclusive proof of proper substitution of such successor Trustee or Trustees, who shall, without conveyance from the Trustee predecessor, succeed to all its title, estate, rights, powers and duties. Said instrument must contain the name of the original Trustor, Trustee and Beneficiary hereunder, the book and page where this Deed is recorded and the name and address of the new Trustee.

(13) That this Deed applies to, inures to the benefit of, and binds all parties hereto, their heirs, legatees, devisees, administrators, executors, successors and assigns. The term Beneficiary shall mean the owner and holder, including pledgees, of the note secured hereby, whether or not named as Beneficiary herein. In this Deed, whenever the context so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

(14) That Trustee accepts this Trust when this Deed, duly executed and acknowledged, is made a public record as provided by law. Trustee is not obligated to notify any party hereto of pending sale under any other Deed of Trust or of any action or proceeding in which Trustor, Beneficiary or Trustee shall be a party unless brought by Trustee.

The undersigned Trustor requests that a copy of any Notice of Default and of any Notice of Sale hereunder be mailed to him at his address hereinbefore set forth.



Raymond Quinto



Kasey Quinto

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF California

COUNTY OF Riverside

On February 25 2018 before me, Jose Barr Notary Public, personally
appeared Raymond Quinto and Kasey Quinto who proved to me on the

basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and
acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by
his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed
the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and
correct.

WITNESS my hand and official seal.

Signature

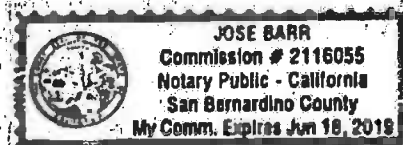


EXHIBIT "A"

All that certain real property situated in the County of Riverside, State of California, described as follows:

That portion of the Southeast quarter of Section 21, Township 2 South, Range 1 West, San Bernardino Base and Meridian, in the County of Riverside, State of California, according to the official plat thereof:

The South 304.00 feet of the Southeast quarter of Section 21, Township 2 South, Range 1 West, San Bernardino Base and Meridian, lying East of a line that is parallel with an 225.00 feet, East, measured at right angles, from the Easterly line of Parcel 4 of Parcel Map 12548, in the County of Riverside, State of California, as per Map filed in Book 70 Page 108, of Parcel Maps, in the Office of the County Recorder of said County.

Except the East 50.00 feet.

Also except the South 30.00 feet.

APN: 407-110-020

EXHIBIT 5

Fill in this information to identify your case:

Debtor 1	Raymond Richard Quinto, Jr.		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	CENTRAL DISTRICT OF CALIFORNIA, RIVERSIDE DIVISION		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

☐ No. Go to Part 2.

☒ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount
2.1	Franchise Tax Board Priority Creditor's Name Bankruptcy Section MS A340 PO Box 2952 Sacramento, CA 95812-2952 Number Street City State Zip Code	Last 4 digits of account number Only unknown	\$0.00	\$0.00
	When was the debt incurred? _____ Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____		

Debtor 1 **Quinto,, Raymond Richard Jr.**

Case number (if known)

2.2	Internal Revenue Service Priority Creditor's Name PO Box 7346 Philadelphia, PA 19101-7346 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify	\$1,041,000.00 \$800,000.00 \$241,000.00
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Part 2: List All of Your NONPRIORITY Unsecured Claims**3. Do any creditors have nonpriority unsecured claims against you?**☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.☒ Yes.**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

4.1	Alltran Financial Nonpriority Creditor's Name 5800 N Course Dr Houston, TX 77072-1613 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Collecting for American Express	Total claim \$45,792.24
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Debtor 1 **Quinto,, Raymond Richard Jr.**

Case number (if known)

4.2	American Express Nonpriority Creditor's Name PO Box 981535 El Paso, TX 79998-1535 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 1002 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	\$15,000.00
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4.3	American Express Global Collections Nonpriority Creditor's Name PO Box 650448 Dallas, TX 75265-0448 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	unknown
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4.4	Capital One Bank Nonpriority Creditor's Name PO Box 30277 Salt Lake City, UT 84130-0277 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 3423 When was the debt incurred? January 2010 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	\$800.00
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Debtor 1 **Quinto,, Raymond Richard Jr.**

Case number (if known)

<div style="border: 1px solid black; padding: 2px; width: 40px; float: left; margin-right: 10px;">4.5</div> Care Credit Nonpriority Creditor's Name PO Box 960061 Orlando, FL 32896-0061 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 1067 \$0.00 When was the debt incurred? January 2015 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____
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<div style="border: 1px solid black; padding: 2px; width: 40px; float: left; margin-right: 10px;">4.6</div> Central Credit Services LLC Nonpriority Creditor's Name 500 N Franklin Tpke Ste 200 Ramsey, NJ 07446-1178 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 1001 \$15,000.00 When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Collecting for American Express
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<div style="border: 1px solid black; padding: 2px; width: 40px; float: left; margin-right: 10px;">4.7</div> Citi Mastercard Nonpriority Creditor's Name PO Box 6500 Sioux Falls, SD 57117-6500 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 2397 \$3,200.00 When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____
---	--

Debtor 1 **Quinto,, Raymond Richard Jr.**

Case number (if known)

4.8

Department of Industrial Relations

Nonpriority Creditor's Name

Last 4 digits of account number

unknown

When was the debt incurred?

464 W 4th St Ste 348**San Bernardino, CA 92401-1414**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Numerous Claims**

4.9

Employment Development Department

Nonpriority Creditor's Name

Last 4 digits of account number

unknown

When was the debt incurred?

PO Box 19009**San Bernardino, CA 92423-9009**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Numerous claims**

4.10

Fred J. Bernstein

Nonpriority Creditor's Name

Last 4 digits of account number

\$230,300.00

When was the debt incurred?

12/2018**c/o Stephen J. Tomasulo Hill Farrer & Bu****300 S Grand Ave Fl 7****Los Angeles, CA 90071-3116**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify

Debtor 1 **Quinto,, Raymond Richard Jr**

4.11

Garry Jones

Nonpriority Creditor's Name

Last 4 digits of account number

\$22,325.92

**2815 Townsgate Rd Ste 125
Westlake Village, CA 91361-3007**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify

4.12

GB Collects

Nonpriority Creditor's Name

Last 4 digits of account number

2349

unknown

**1253 Haddonfield Berlin Rd
Voorhees, NJ 08043-4847**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Collecting for Aetna Insurance**

4.13

**Georgetown Interstate Aviation,
Inc.**

Nonpriority Creditor's Name

**c/o Christopher Frost Eisner
9601 Wilshire Blvd Fl 7
Beverly Hills, CA 90210-5213**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

unknown

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify

Debtor 1 **Quinto,, Raymond Richard Jr.**

Case number (if known)

4.14

John S. Clifford

Nonpriority Creditor's Name

Smith LC**3161 Michelson Dr Ste 925****Irvine, CA 92612-4476**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

unknown

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Collecting for Nutrawise**

4.15

Kabbage, Inc.

Nonpriority Creditor's Name

925B Peachtree St NE Ste 1688**Atlanta, GA 30309-4498**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

\$57,417.27

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify

4.16

Lehman Family Trust

Nonpriority Creditor's Name

360 N Bedford Dr Ste 204**Beverly Hills, CA 90210-5124**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

\$250,000.00

When was the debt incurred?

11/30/2015

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify

Debtor 1 **Quinto,, Raymond Richard Jr.**

Case number (if known)

4.17

Louis Kempinsky

Nonpriority Creditor's Name

Last 4 digits of account number

unknown

When was the debt incurred?

**11111 Santa Monica Blvd Ste 1700
Los Angeles, CA 90025-0449**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify

4.18

M. Sean Mills

Nonpriority Creditor's Name

Last 4 digits of account number

unknown

When was the debt incurred?

**5116 Ashley Dr
Nashville, TN 37211-5951**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify

4.19

MCB Management Services

Nonpriority Creditor's Name

Last 4 digits of account number

baga

unknown

When was the debt incurred?

**PO Box 1099
Langhorne, PA 19047-6099**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify

Debtor 1 **Quinto,, Raymond Richard Jr.**

Case number (if known)

4.20

Merrick Bank

Nonpriority Creditor's Name

Last 4 digits of account number **2794****\$2,500.00**When was the debt incurred? **January 2010****PO Box 660702****Dallas, TX 75266-0702**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify

4.21

Nationwide Credit, Inc.

Nonpriority Creditor's Name

Last 4 digits of account number

\$110,009.69

When was the debt incurred?

PO Box 14581**Des Moines, IA 50306-3581**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Collecting for American Express**

4.22

Nutrawise

Nonpriority Creditor's Name

Last 4 digits of account number

unknown

When was the debt incurred?

9600 Toledo Way**Irvine, CA 92618-1808**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify

Debtor 1 **Quinto., Raymond Richard Jr.**

4.23

Riverside County Sheriff's Department

Nonpriority Creditor's Name

Last 4 digits of account number **5302****unknown**

When was the debt incurred?

**30755 Auld Rd Ste D L067
Murrieta, CA 92563-2599**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

4.24

Roger Browning

Nonpriority Creditor's Name

Last 4 digits of account number

unknown

When was the debt incurred?

**2120 Colorado Ave Ste 160
Santa Monica, CA 90404-5519**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

4.25

Salem Real Estate, LLC

Nonpriority Creditor's Name

Last 4 digits of account number

unknown

When was the debt incurred?

**c/o G. Andrew Slater Dowling
Aaron Inc.
8080 N Palm Ave
Fresno, CA 93711-5797**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Debtor 1 **Quinto,, Raymond Richard Jr.**

Case number (if known)

4.26

Stanley Heyman

Nonpriority Creditor's Name

Jackson Tidus

2815 Townsgate Rd Ste 200

Westlake Village, CA 91361-3091

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number

\$15,000.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

4.27

US Department of Labor

Nonpriority Creditor's Name

35 N Lake Ave Ste 300

Pasadena, CA 91101-4110

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number

unknown

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

4.28

Valero

Nonpriority Creditor's Name

PO Box 631

Amarillo, TX 79105-0631

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number

2392

\$300.00

When was the debt incurred?

January 2013

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Debtor 1 **Quinto,, Raymond Richard Jr.**

Case number (if known)

Name and Address

Firstsource
205 Bryant Woods S
Amherst, NY 14228-3609

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.3 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Michael & Associates
555 Saint Charles Dr
Thousand Oaks, CA 91360-3982

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.3 of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim**6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.**

		Total Claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$ <u>0.00</u>
	6b. Taxes and certain other debts you owe the government	6b.	\$ <u>1,041,000.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$ <u>0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ <u>0.00</u>
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$ <u>1,041,000.00</u>
Total claims from Part 2	6f. Student loans	6f.	\$ <u>0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ <u>0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ <u>0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ <u>767,645.12</u>
	6j. Total Nonpriority. Add lines 6f through 6i.	6j.	\$ <u>767,645.12</u>